



Pueblo Horizons FCU

FEE SCHEDULE

EFFECTIVE November 15, 2013

Fees subject to change

Share and Share Draft Accounts

Abandoned Account Fees-5 years with no activity **\$50.00**

Second Chance D-Account **\$10.00 maintenance fee for 1 year**

If applying for a Share Draft (checking) account and member shows NSF Activity anytime within prior 3 years a D-Account may be opened with an issued Debit Card only, check writing privileges are not available. If D-Acct incurs (3) three NSF or Deficit Account transactions within 12 months the account will be permanently closed. If no NSF activity for 12 months the member may be transferred to a no-fee Share Draft account. Opening process is subject to Patriot Act guidelines.

Account Printouts	\$1.50 per page
Statement Copy Fee	\$1.50 per page
Account Reconciliation Fee	\$15.00 per hour
Account Research Fee	\$15.00 per hour
Non-Sufficient Funds	\$32.00 each

Applies whether transaction is created by check, draft, teller withdrawals, ATM/POS Withdrawals, ACH Debit, or any other electronic means (Debit Card).

Non-Sufficient Funds ACH	\$32.00 each same as above
Negative Balance due to Debit Card transactions	\$32.00 each same as above
Courtesy Pay Fee	\$32.00 each-must qualify and have direct deposit
Stop Payment Draft	\$28.00 each
Stop Payment ACH	\$28.00 each
Draft Check copies	\$5.00 each
Returned Deposited Item or Checks cashed	\$30.00 each
Check printing fee	Prices vary
Virtual Branch	No fee
Bill Pay	\$3 per month
Stop Pay on Credit Union Draft	\$28.00 each

Miscellaneous Fees

Check cashing fee-1% of total checks if doesn't have a minimum of **\$50 in Share Account at the time of service** and have no other active "Accounts" with the Credit Union such as Active Share Draft (checking), Money Market, IRA, Certificates of Deposit, Active Loan(s) or VISA Credit Card (no exceptions). Minimum fee \$1, Maximum fee \$10.00. Free benefits such as Virtual Branch, Audio Response, Debit ATM Cards or Direct Deposit **do not apply**.

Coin Counting Fee- 1% of total coin ran. Exception- Business Accounts, Safari Club (Must have the business account with PHFCU with Checking account.)

Credit Union Draft (check)- First one free, \$2.00 each additional.

Early withdrawal and closure of Christmas Club Account-\$10.00

Miscellaneous Fees

Closed Account Fee- \$10.00 if account open less than 90 days

Reopen Share/Share Draft Account within 6 months of closing- \$10.00

Inactive Account Fee- No financial activity on account for one year or more, \$5.00 per month if combined account balance is less than \$100.00.

Money Orders	\$2.00 each
Wire Transfer out	\$25.00 each
Wire Transfer In	No fee
Western Union Wire	\$40.00 each
Garnishment/Tax Levy, etc.	\$75.00 each
Visa Travel Money Card	\$5.00 each
Visa Gift Card	\$3.95 each
Fax	\$2.00 per page
Returned mail fee	\$3.00
Notary fee (members)	Free
Drive thru Canister taken	\$100.00 if not returned
Photo copies	.10 cents each, .20 cents color

Lending/Credit/Debit/ATM fees

Card Reissue	\$10.00 each
Pin Reissue	\$10.00 each
VISA Late Payment	\$25.00 per occurrence
Rush Order VISA Credit Card/Debit	\$50.00
VISA Cash Advance (not PHFCU Card)	\$5.00 each
Late Fee Loans	\$28.00 if 10 days or more past due
Credit Report (if have to pull another report within 6 month time frame)	\$7.50
Extension Fee	\$30.00 must be approved- 1 per year
Collection Fee	8% up to 15% for Charged off accounts, Internal Repossessions and ALL accounts submitted to CU Attorney or collection agency.

You are allowed 4 ATM withdrawals per month without a fee.

Excessive Transaction Fee: **\$1.25** per withdrawal after four.

You are allowed **4 service center transactions** per month, each additional transaction will be **\$3.00 per transactions**.

Safe Deposit Box Fees

3 X 5	\$25.00 annual
3 x 10	\$40.00 annual
5 X 10	\$50.00 annual
10 X 10	\$75.00 annual
Change of lock	\$20.00
Drilling of Box	Minimum \$100 plus travel

Replacement Key

\$25.00 each

If closed only one key returned

\$25.00

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